

More Questions: Medicare-Approved Discount Cards



Senior Health Insurance
Information Program

Ask SHIIP

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Whenever a new program such as the Medicare-Approved Drug Discount Cards begins, there are often many miscellaneous questions that arise as the program is implemented. The following is a sampling of these questions.

Q: What is the best time to call the 1-800-MEDICARE number?

A: In response to the increase in calls, 1-800-MEDICARE is adding many new customer service representatives. Depending on the time of day you call, you may have to wait. Currently 1-800-MEDICARE is being staff 24 hours a day, seven days a week, and Medicare is recommending you call early in the morning or in the evening. Medicare now uses a voice-automated system. Saying "drug card" will get you to a service representative. Before calling, have ready the following information: 1. the names, dosages, and frequency of the medications you take 2. your income (to help determine

if you qualify for low-income assistance) 3. if you prefer using a specific pharmacy, their name and address.

Other ways to access information on the Medicare-Approved Drug Discount Cards is by visiting www.medicare.gov or by calling 1-800-452-4800 and talking to a volunteer SHIIP counselor.

Q: If I have other prescription coverage can I qualify for the low-income assistance?

A: If you are single and have an income of less than \$12,569 (married \$16,862), you meet the income guidelines for \$600 in annual prescription assistance in 2004 and 2005. Medicare will also cover the cost of enrolling in the discount drug card of your choice. If you have prescription coverage through Medicaid, a current or former employer, TRICARE, or FEHBP, you cannot qualify for the low-income assistance. However, if you have prescription coverage through the Veterans Administration; a Medigap policy H, I, or J; and in some cases, a Medicare Advantage Plan (formerly known as Medicare + Choice) you can qualify if you meet the income guidelines. If you are receiving assistance through programs such as

HoosierRx, TogetherRx, Lilly Answers Card, or the Pharmaceutical Manufacturer's Association, you should qualify for the assistance. If you are not sure about qualifying, contact 1-800-MEDICARE or SHIIP at 1-800-452-4800.

Q: Where do I get an enrollment form for a discount card?

A: You can get an enrollment form by calling 1-800-MEDICARE, by visiting www.medicare.gov, or by visiting your local SHIIP site (call 1-800-452-4800 for a location near you). Once you have selected which company you want to get your card from, you can also contact them for an enrollment form. Your local pharmacy may also have enrollment forms for the cards they are promoting. Remember the pharmacy will only talk to you about the cards that they participate in and may not have details on all aspects of the Medicare-Approved Drug Discount Cards.

You can call SHIIP at 1-800-452-4800 for a free packet of information on the Medicare-Approved Drug Discount Cards and other prescription programs.

Address your questions to:

Ask SHIIP
311 W. Washington Street
Ste. 300
Indianapolis, IN 46204
Or www.state.in.us/idoi/shiip
1-800-452-4800

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.